FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary) Submitted: July 31, 2009		ATTY DOCKET NO. 03992.101970.6	APPLICATION NO. 10/710,779			
		APPLICANT Tracey R. Thomas et al.				
		FILING DATE August 2, 2004				
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Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004

EXAMINER

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